



PUBLIC ACCOUNTABILITY STATEMENT 2018

OUR VISION

Canada's most convenient insurance and investment company.

OUR MISSION

Insurance & Investments
Simple. Fast. Easy.®

OUR CORE VALUES

We are honest and fair and we honour our commitments to our customers and to each other.

We treat each other with respect.

We hold ourselves and each other accountable.



ABOUT EMPIRE LIFE

The Empire Life Insurance Company (Empire Life) is a proud Canadian company that has been in business since 1923. We offer individual and group life and health insurance, investment and retirement products, including mutual funds through our wholly-owned subsidiary Empire Life Investments Inc. Empire Life is among the top 10 life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company². Our mission is to make it simple, fast and easy for Canadians to get the investment, insurance and group benefits coverage they need to build wealth, generate income, and achieve financial security.

This statement contains information about Empire Life and Empire Life Investments Inc. All data is reported for the financial year ending December 31, 2018.

¹Based on revenue, as reported in the Globe and Mail Report on Business, June 2018.

²As at June 1, 2018

COMMUNITY INVESTMENT PROGRAM

In 2018, we continued our community investment in four key areas: community well-being, health and medical research, education, and arts and culture.

2018 community investment

TOTAL CONTRIBUTIONS:

\$419,431

IN-KIND

\$3,000

EMPLOYEE VOLUNTEERISM

\$37,884

COMMUNITY SPONSORSHIPS

\$84,335

CHARITABLE DONATIONS

\$294,212

Financial contributions by sector



COMMUNITY WELL-BEING

61%



HEALTH & MEDICAL RESEARCH

10%



EDUCATION

22%



ARTS, CULTURE & MISCELLANEOUS

7%



OUR COMMUNITY PARTNERS WRITE...

"I want to offer my sincere gratitude for your donation to Girls E-Mentorship. Your generosity allows us to better support young women who face barriers and ensure they have the skills they need to succeed. Your support means a lot."

Rochelle de Goias, Founder, Girls E-Mentorship



"On behalf of the Grand Theatre Foundation, thank you to all of you in the Empire Life community for enriching the wider Kingston community through your sponsorship in our 2018-2019 season."

Ann Andrusyszyn, Revenue Development Manager, Grand Theatre Foundation

"It took the kindness of strangers to help me have any faith in myself. It is my dream to become a Counsellor, someone who helps others as I have been helped. I have had so many people hold my hand and now I want to extend mine to others. It amazes me that companies in the community support students with campaign donations."

Elizabeth, Student, St. Lawrence College





“On behalf of everyone at Martha’s Table, thank you so very much! Your partnership over the years has truly made a positive impact in thousands of lives and in our community.”

Ronda Candy, Executive Director,
Martha’s Table

“I wanted to thank you for encouraging the arts and artists in a society like ours. Art will always remain, and will always flourish, in the most unexpected places. I’d also like to thank you for supporting the student I am. Thank you for the tap on my shoulder that tells me that what I do matters.”

Virginie Morin-Laporte, National Theatre School of Canada, 2018 Empire Life bursary recipient

“I would like to express my deepest gratitude for your donation to the Children’s Wish Foundation. Thanks to your contribution, we can continue to enlighten the eyes of the children affected by life-threatening illness by granting them their most heartfelt wish.”

Juli Meilleur, Regional Director,
Children’s Wish Foundation



INVESTING IN OUR COMMUNITIES

Our mission is make it simple, fast and easy for Canadian families to get the insurance and investment products and employee benefits coverage they need to build wealth and achieve financial security. We are proud that our company's culture is also focused on helping people in other ways. Our employees and the company invest time, energy and financial support to lend a hand in making our communities warm and vibrant, strong and supportive for everyone. The following stories highlight some of the organizations and events we were honoured to support in 2018.

Putting our H'art into it

The arts allow us to be creative, active and involved, regardless of our ability. H'art Centre offers quality opportunities for people with disabilities to create, study, and produce artistic works. Their mandate includes programs, activities and events where people of all abilities can participate in the arts throughout their lives. In collaboration with H'art and the Rotary Club of Kingston, we helped launch a new 'Go Wireless' pilot project that helps seniors with disabilities living in long-term care make a meaningful connection to the arts, culture and community through the use of technology. Five Smart TVs and multiple headsets were installed at the Fairmount Home as part of the H'art Accessible Arts Program with pre-recorded workshops, rehearsal instructions, adapted yoga classes, and live streams of local community and cultural events.

Supporting health and wellness in the community

Last year, we were honoured to attend the dedication of the Empire Life Health and Wellness Studio at the Kingston YMCA. We began a three-year pledge to support specialty health and wellness programs such as Y's Hearts for post-cardiac patients, Chronic Obstructive Pulmonary Disorder (COPD), Chronic Pain Management and a new program for those living with cancer. All the equipment at the facility is designed for people in post-operative and post-diagnosis rehabilitation programs with mobility issues.

Mission: Possible

After decades of campaigns and support for United Way and Centraide organizations across Canada, we crossed the \$4 million donation mark last year. With a record campaign of \$270,000, our employees and retirees chose the theme "Mission: Possible" to raise funds for local agencies in the communities in which we live and work. The company matches each dollar pledged by employees and retirees to a maximum of \$125,000, contributing to an inspiring result that helps make a difference in the lives of our friends and neighbours.



Community Rocks

Through our sponsorship of Community Living Toronto's annual Community Rocks fundraiser, we were pleased to support initiatives that not only help give people their independence, but also help address the significant shortage of independent and appropriate housing for intellectually-disabled citizens. One of those initiatives is LIGHTS, an organization whose vision is enabling citizens with intellectual disabilities to live in a home of their own and find a place where they belong.

Spreading cheer

As the holiday season rolls around, our hearts and support go out to agencies and programs focused on giving a hand up to those who need it. Small groups of volunteers pack holiday hampers, or collect warm socks, mitts and hats, and money so that families can enjoy a special meal and dress for the weather through the winter months. Our employees hold food drives and help us choose the agencies to receive a holiday donation from the company. This past year, we were delighted to help the following agencies across Canada: in Montréal, La rue des Femmes and Fondation Rêves d'enfants; in Burlington, Holiday

Helpers; in Calgary, the Calgary Humane Society; in Toronto, the Canadian Cancer Society and Dine to Donate; and in Kingston, the Family and Children's Services Tree of Hope, St. Vincent de Paul Society, Martha's Table, Partners in Mission Food Bank and The Salvation Army.

Helping build a Graduation Nation

For most young people, the first step towards enrolling in and successfully completing a college or university program is a high school diploma. But the high school dropout rate is disproportionately high in low-income communities. Pathways to Education Canada focuses on using mentoring, tutoring, social activities and financial incentives to help youth in disadvantaged communities stay in school, overcome barriers and graduate to a world of new possibilities. A recent Pathways survey found that 89% of the students were more motivated to not only go to school, but to also attend all their classes, thanks to the short-term financial support they receive from Pathways. We were pleased once again to lend financial support to Pathways in 2018 and to be a part of this important initiative.



EMPLOYEES MAKING A DIFFERENCE

Helping the community is a passion for many of our employees. In 2018, they volunteered more than 910 hours participating in dozens of events, including the Canadian Cancer Society's Run for the Cure, Food Bank collections, a Kingston Literacy & Skills spelling bee, the Big Bike for Heart and Stroke Foundation, and multiple United Way events. We're honoured to recognize just a few of our many employees who helped make a difference this year during their personal time and on behalf of the company.



Miranda Clark

Product Administration Consultant, Kingston

Miranda is one of our longer-serving employees and has been volunteering in one way or another throughout her career with Empire Life. Whether it was participating in the Beat Beethoven road race or her annual party to collect donations for youth and women's shelters, Miranda is always stepping up to help. She was recently honoured by United Way for 25 years of volunteering and we couldn't be more proud of her giving heart.



Rupa Naran

Manager, Group Customer Service

Sometimes sharing the love of volunteering is just as important as volunteering itself! Not only is Rupa always available to lend a helping hand, but over the years, she has instilled the same passion for making a difference in the community with her sons, Nishaan and Jaimal. They have helped at many of our volunteering events and have become part of the Empire Life family.



Krista Kennelly

Corporate Accountant

For the last seven years, Krista has captained the Empire Life Big Bike team and helped her coworkers raise more than \$25,000 for the Heart and Stroke Foundation. Krista was born with a heart defect and likes to volunteer so she can stay active and meet new people while raising money for charities that change lives—like the Heart and Stroke Foundation did for her.



Adam Shepherd
Underwriting Specialist

Adam spent many years on TELICO, our employee social committee in Kingston. He has also been a long-time committee member and past co-chair for our annual employee golf tournament. Last year, Adam helped organize our United Way silent auction and a brand new fundraising event: an exciting deconstructed escape room!



Heather Christie
Director and Corporate Secretary

Heather's son Dean was diagnosed with epilepsy when he was a toddler. Through the years, she has been an advocate for Epilepsy South Eastern Ontario, and has volunteered at their annual firetruck pull fundraiser. She also took the time to share Dean's inspiring story during our annual United Way campaign, to show how much of a difference donations make in the lives of children with epilepsy.



Akshita Mangal
Human Resources Coordinator

A newcomer to both Empire Life and Canada, Akshita has jumped right into making a difference in her new community. As a United Way committee member, she helped us hit our record \$270,000 campaign total and volunteered her time during the annual Salvation Army hamper packing initiative that provides a Christmas dinner to many families in need.



Krystle Sweeney
Regional Sales Associate

Whenever we need someone to coordinate a fundraising event or volunteer in our Calgary office, Krystle is our go-to! She's always willing to help run annual events like the Cure Foundation's Denim Day and our annual United Way campaign in her office.



Amy Carlo
Quality Assurance Specialist

For the past four years, Amy has been the President of TELICO, our social committee in Kingston. She has spent countless hours planning and running events that help put smiles on our employees' faces. For the last few years, she has also co-chaired our annual golf tournament and our family skating party, getting employees out for some fun!

Employees in Canada* (2018)

Province	Number of employees	Full-time	Part-time
Alberta	7	7	
British Columbia	24	24	
Manitoba	3	3	
Nova Scotia	1	1	
Ontario	788	783	5
Quebec	87	85	2
Saskatchewan	2	2	
Total	912	905	7

*Excludes contract, agency workers and consultants

Improving access to our services

We are committed to respecting the dignity and independence of people with disabilities by preventing and removing barriers to accessibility. As part of our commitment:

- We have policies and procedures to ensure we meet legislated accessibility requirements.
- We ensure persons living with disabilities can access areas of our company that are open to the public.
- We have telephone services available to our customers using a relay service.
- Our customer service employees are trained on how to communicate with and accommodate people with various types of disabilities.
- We have a feedback process to ensure we meet the accessibility expectations of our customers.

We are making our websites accessible, applying Web Content Accessibility Guidelines (WCAG) 2.0 Level A requirements into new external websites and current external websites that undergo a significant refresh.

All of our employees complete accessibility training so they can help identify, remove and prevent barriers to accessibility.

For more information about how we are improving access to our services, read our [Accessibility Policies](#).

Taxes paid (2018, in thousands of dollars)

Taxes by jurisdiction	Premium taxes	Income taxes	Other taxes	Total taxes
Newfoundland & Labrador	82	48	1	131
Prince Edward Island	54	43	-	97
Nova Scotia	195	245	2	442
New Brunswick	88	125	1	214
Quebec	7,773	4,609	723	13,105
Ontario	6,848	7,527	3,793	18,169
Manitoba	258	264	4	526
Saskatchewan	499	341	1	841
Alberta	1,692	1,269	-	2,961
British Columbia	1,539	1,806	48	3,393
Yukon	5	2	-	7
Northwest Territories	3	1	-	4
Nunavut	1	-	-	1
Federal		24,706	4,878	29,583
Total Taxes	19,037	40,986	9,451	69,474



Contact us

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For more information about our
Community Investment program,
visit our website or email
us at community@empire.ca.



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